



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03/20/2025

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

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|--|--|--|--------------------------------------|---|--|
| AGENCY LifeStore Insurance Services, Inc. An ISU Network Member 1675 Blowing Rock Road Boone NC 28607 | | PHONE (A/C, No, Ext): (828) 264-8804 | | COMPANY Cincinnati Insurance Company PO Box 145496 Cincinnati OH 45214-5496 | |
| FAX (A/C, No): (828) 262-0083 | | E-MAIL ADDRESS: kdurham@golifestore.com | | | |
| CODE: 32092 | | SUB CODE: | | | |
| AGENCY CUSTOMER ID #: 00033091 | | | | | |
| INSURED Willbran, Inc. DBA Kilwins of Wilmington 462 Trillium Ridge Boone NC 28607 | | LOAN NUMBER | | POLICY NUMBER ECP0741303 | |
| | | EFFECTIVE DATE 03/15/2025 | EXPIRATION DATE 03/15/2026 | <input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED | |
| THIS REPLACES PRIOR EVIDENCE DATED: | | | | | |

PROPERTY INFORMATION

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| LOCATION/DESCRIPTION 14-16 Market Street Wilmington NC 28401 |
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THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

| | | | | |
|----------------|-------|-------|---------|--|
| PERILS INSURED | BASIC | BROAD | SPECIAL | <input checked="" type="checkbox"/> Special With Theft |
|----------------|-------|-------|---------|--|

| COVERAGE / PERILS / FORMS | AMOUNT OF INSURANCE | DEDUCTIBLE |
|---|---|--|
| Business Personal Property, Replacement Cost, Special With Theft, Leasehold Improvements Equipment Breakdown Included Business Income & Extra Expense - ALS - 12 Months Temperature Change Loss Flood Coverage - Policy #3002076124 Wind and Hail is not excluded 30 Day Notice of Cancellation | \$ 645,470 \$ 25,000 \$ 350,000 | \$ 1,000 \$ 2,500 \$ 1,000 |

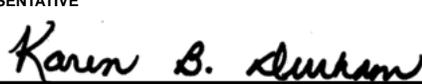
REMARKS (Including Special Conditions)

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CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

| | | | | | | |
|--|--|--|--|--|-------------------------------------|--|
| NAME AND ADDRESS Kilwins Chocolates Franchise Inc and Kilwins Quality Confections In 1050 Bay View Rd Petoskey MI 49770 | <input checked="" type="checkbox"/> ADDITIONAL INSURED | | <input type="checkbox"/> LENDER'S LOSS PAYABLE | | <input type="checkbox"/> LOSS PAYEE | |
| | <input type="checkbox"/> MORTGAGEE | | | | | |
| | LOAN # | | | | | |
| AUTHORIZED REPRESENTATIVE  | | | | | | |